Introduction

Need of Stress Management in Banking Sector

Workplace stress is becoming more and more concerning, specially certain sectors as the banking industry where the levels of stress are now a major issue for the employees'. It is a worldwide problem that affects many employees' working in banks. Organizational stress arises due to lack of fit between the person and the environment and it affects the human potential in the organization, leading to a reduction in the quality, productivity, health affecting also the wellbeing and morale schemes of the employee's. Stress in the banking sector not only affects the bank itself as a company due to a decrease on the employees' performance but it also affect the person in many psychological aspects of their professional and personal life. At the same time, stress is an unavoidable consequence of modern living. Stress in the banking sector is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Due to the many rapid and striking changes that the banking sector has undergone during the past decade, the employees are under a great level of stress.

Some tips to challenge and reduce stress in the banking sector. Some of these advices will be easy to implement but some others require a high level of implication from the bank's side but it is a long term investment in terms of keeping the workforce of the company and encouraging employees to keep doing his best without interfering in a negative way on their personal and professional lives.

These following tips are aimed to companies and banks in order to manage stress in the banking sector:

1. Organize a Stress Management Programme that focuses on different categories of employees' at all hierarchical levels.
2. Adequate role clarification to be made whenever necessary to eliminate role ambiguity.
3. Introduce more job oriented training programme, which improve employees' skill and their confidence to work effectively.
4. Encourage open channel of communication to deal work related stress.
5. Provide counselling on work related and personnel problems and support from a team of welfare health and counselling staff.
6. Design an attractive system of reward and recognition of good work.

Some factors that must also be taken into account and can lead to stress in the banking sector are the following:

1. **Overload:** excessive work or work outside one's capability.
2. **Role ambiguity:** insufficient information about role and task to be performed.
3. **Role conflict:** supervisors place contradictory demands on individuals.
4. **Responsibility for people:** liable for well-being of employees, their training and development.
5. **Participation:** extent to which employee has influence over decisions relevant to his job.
6. **Lack of feedback:** lack of feedback about performance of employee, lack of rewards and performance appraisal by managers.
7. **Technological change:** keeping the pace of technological change in information processing field.
8. **Innovation:** having to bring about change in organization.
9. **Career development:** impact of status dissimilarity, job insecurity.
10. **Recent episodic events:** certain life events such as death of family member, divorce.
11. **Organization structure and environment:** poor working conditions, undefined structure of workplace and line of authority.

Meaning of Stress

Stress is ever present a universal feature of life. Stress is the result of any emotional, physical, social, economic or other factors that requires a response or change. Organisational factor causing stress include work overload, role ambiguity, role conflict, job insecurity, working conditions, resource inadequacy, monitoring, management style, such as time management, lack of autonomy, mobility and work changes, little feedback and occupational status or level elements of time are also added to facets of stress that shows stress as sequential process.

Stress refers to the strain from the conflict between external environment and employees, leading to emotional and physical pressure. It is impossible to live without stress, whether they are a student or a working adult. There is both positive and negative stress, depending on each individual's unique perception of the tension between the two forces. Stress bears deliberating effects on both the employees and the employer. Corporate India is finally waking up to the fact that a lot of human potential is being drained away because of stress and burn out. Workplace stress is the harmful physical and emotional response that occurs

when there is a poor match between job demands and the capabilities, resources, or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health.

Workplace Stress

Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease. Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.

Meaning of Stress management

Stress management refers to the wide spectrum of techniques and psychotherapies aimed at controlling a person's levels of stress especially chronic stress usually for the purpose of improving everyday functioning.

Symptoms of Stress

Absenteeism, escaping from work responsibilities, employee turnover, arriving late, leaving early, etc., deterioration in work performance, more of error prone work, memory loss, etc., cribbing, over-reacting, arguing, getting irritated, anxiety, etc., deteriorating health, more of accidents, etc. improper eating habits (over-eating or under-eating), excessive smoking and drinking, Sleeplessness, etc.

Sources/Causes of Stress

Following are the main sources of stress:

1. **Organizational factors:** Discrimination in pay/salary structure, strict rules and regulations, ineffective communication, peer pressure, goals conflicts/goals ambiguity, more of centralized and formal organization structure, less promotional opportunities, lack of employees participation in decision-making, excessive control over the employees by the managers.
2. **Individual factors:** There are various expectations which the family members, peer, superior and subordinates have from the employees'. Failure to understand such expectations or to convey such expectations lead to role ambiguity/role conflict which in turn causes employee stress.
3. **Other individual factors causing stress among employees':** are inherent personality traits such as being impatient, aggressive, rigid, feeling time pressure always, etc. Similarly, the family issues, personal financial problems, sudden career changes all lead to stress.
4. **Job concerning factors:** Monotonous nature of job, unsafe and unhealthy working conditions, lack of confidentiality, crowding extra-organizational factors. In today's modern and technology savvy world, stress has increased inflation, technological change, social responsibilities and rapid social changes are other extra-organizational factors causing stress.

Employees' Turnover

In human resources context, turnover is the act of replacing an employee with a new employee. Partings between organizations and employees' consist of retirements, deaths, interagency transfers, and resignations. An organization's turnover is measured as a percentage rate which is called, Turnover Rate. Turnover rate is the percentage of employees' in a workforce that leave during a certain period of time. Organizations and industries as a whole measure their turnover rate during a fiscal year or calendar year.

There are four types of turnovers*:*

Voluntary, is the first type of turnover, when an employee self- willingly makes the decision to leave the organization. Voluntary turnover could be a result of a better job offering, staff conflict, and lack of opportunities in career advancement.

The second type of turnover is **Involuntary**, this occurs when the employer makes the decision to discharge an employee and the employee unwillingly leaves his or her position. Involuntary turnover could be a result of poor performance or staff conflict.

The third type of turnover is **Functional**, which occurs when a low performing employee leaves the organization. Functional turnover reduces the amount of paper work. A company must prepare in order to get rid of an inadequate employee. Instead of having to go through difficulty of proving the fact that an employee is useless to the organization, the company simply respects his or her own decision to leave.

The fourth type of turnover is called **Dysfunctional**, it is when a high performing employee leaves the organization. Dysfunctional turnover can really cost an organization, and could be as a result of a better job offering or no opportunities in career advancement. Too much turnover is not only costly, but it can also give an organization a bad reputation. Although there is good turnover, and happens when an organization has found a better fit with a new employee in a certain position. Good turnover could also transpire when an employee has outgrown opportunities in a certain organization and must move on in his or her career in a new organization.

How to Reduce Employees' Turnover

Following are the main tools of reducing employees' turnover:

1. **Improving the Work Environment**

a) **Pay more (or offer a path to a raise):** In the free market place, cash is king. If organisation is willing to pay their employees' more than a competitor, employees' will be less likely to leave for other work. Well paid employees' have an incentive to work harder and commit themselves to their job, while employees' who are making relatively little won't usually have the same level of dedication or loyalty. If organisation don't have the cash to pay their employees' more than the competition, be creative. Offering company stock options or equity plans is a relatively low cost way to increase the long term earning potential of their employees'.

b) **Offer potential for advancement:** Employees' like to feel that their hard work is being rewarded.

c) **Rebalance the work load:** If an employee's work is stressful, monotonous, or extremely difficult, different jobs with comparatively easy work loads will start to look very attractive. Never work employees to the point of exhaustion — this is one of the easiest ways to cause employees to start looking for other work enmasse. It's also often financially inefficient: employees with very long or stressful jobs will require significantly higher pay levels to retain employees with ordinary duties and hours.

d) **Offer competitive benefits:** Increasingly, people looking for work don't just consider the salary being offered by a potential employer, but also the benefits provided. By offering affordable benefits like health insurance, dental insurance, stock options, organisation can make a job at their company more appealing than one at a competitor's, decreasing employee turnover. Be aware of the benefits biggest competitors are offering their employees. If they start offering more generous benefits than you, they may be able to steal some of your best employees, so don't let them get the jump on you!

e) **Encourage friendly employee relationships:** To long time employees, co-workers and bosses can function like something of a family, providing friendly relationships, conversation, and sometimes even emotional intimacy. Employees should be comfortable in talking, joking, and making outside of work plans with each other as long as it doesn't interfere with their work. If employees seem "cold", stand offish, or emotionally distant, try sponsoring a fun workplace outing to lighten the mood. Going out for drinks, catching a movie, or playing sports after work can be a great way to bond with employees and allow them to bond with each other.

f) **Trust employees with responsibility:** People tend to work hardest (and smartest) when they think their jobs matter. Though this is often forgotten by even the best managers, it's surprisingly intuitive. Ironically, giving people added duties that increase their responsibility can actually make their jobs more attractive to them. Be open to the possibility of promotion or a raise in the future — employees don't want to deal with increased responsibilities without ever being rewarded for their work.

2. **Improving HR Practices**

a) **Hire more selectively:** Employees should be hire according to there qualification, knowledge, skills and the requirement of job.

- Skills — does selective employee have what it takes to increase business's value?
- Intelligence — does selective employee have the smarts or creativity necessary to perform under pressure?
- Personality — does selective employee fit your company culture?
- Commitment — does selective employee life make it possible to offer the sort of commitment organisation looking for?

b) **Conduct regular employees' reviews:** Having regular review sessions in which organisation (or another qualified person) meet with each employee and talk about what they like and dislike about their job is a great way to make sure the employees feel valued and see their concerns being acknowledged. These review sessions can give great ideas. For example if one employee who's sick of sitting at his desk all day has a great idea for putting a standing desk in the break room, doing this might make him significantly more happy in his job for a relatively small one time cost.

c) **Conduct exit interviews:** Take the opportunity to conduct a exit interview with the employee being dismissed before he's gone for good. Exit interview is last chance to learn what went wrong with an unhappy or unproductive employee, so take advantage of it. Below are just a few of the sorts of questions organisation can ask:

- "What was his favourite/least favourite part of the job?"
- "Was there anything that made it difficult for him to perform his duties properly?"
- "In the future, how could we avoid the types of problems faced by employees in their job?"
- "Is there anything that employee wish the company had to done that it didn't do?"

d) **Regularly review and assess employee concerns:** Merely asking employees what makes them unhappy isn't enough — to keep them feeling valued, organisation need to make a reasonable effort to address their concerns and, most important of all, show

them that organisation making this effort. If employees can see that their comments and suggestions are being taken to heart, they'll feel like they're being listened to and that their opinions matter in the grand scheme of business, which can make even a low level employee feel happier in his job. For example, Many of your employees are complaining about the fact that they feel disconnected from the rest of the company in other words, that they can't see how their individual jobs affect the success of the business as a whole —organisation should have monthly team building events where employees from one part of the company work with employees from another part for the day. This can help give employees an "bird's eye" view of the company's inner workings.

3. **Organizing for Employee Retention**

a) **Retrain managers with high turnover:** Some business experts argue that an employee's manager can have greater effect on his overall job satisfaction than even his wages, hours, or benefits. In any case, effective managers are vital to a company's success, so making an investment in the ones and reduce turnover.

b) Consider alternate roles for unhappy employees.

c) Avoid constant reorganization.

d) **Don’t be afraid to fire bad employees:** Getting rid of exceptionally problematic employees is a must for any business looking to keep turnover at a minimum. Employees that perform poorly, have a negative attitude, or are grossly incompetent can hold company back. Worse still, they can contribute to other employees developing negative attitudes towards work by sharing their negative views or demonstrating that bad work can go unpunished. Don't be afraid to get rid of employees with bad attitudes.

Strategies for Managing Stress

Following are the tools for managing stress:

1. Encouraging more of organizational communication with the employees so that there is no role ambiguity/conflict. Effective communication can also change employee views. Managers can use better signs and symbols which are not misinterpreted by the employees.
2. Encourage employees' participation in decision-making. This will reduce role stress; Grant the employees greater independence, meaningful and timely feedback, and greater responsibility;
3. The organizational goals should be realistic, stimulating and particular. The employees must be given feedback on how well they are heading towards these goals
4. Encourage decentralization
5. Fair distribution of incentives and salary structure;
6. Promote job rotation and job enrichment
7. Create a safe working environment
8. Appreciate the employees individual strategies for managing stress. The employees should make a "to-do" list daily, prioritize the acts in the list and plan the acts accordingly. Take regular breaks during work to relax. By effective time management, the employees can achieve their targets timely and can meet work pressures and, thus, avoid stress.
9. Encourage a healthy lifestyle. Take a regular sleep, have plenty of water, have healthy eating habits. Promote relaxation techniques such as yoga, listening music and meditation. The employees should have optimistic approach about their work. They should avoid connections with negative approach employees. They should have self-awareness, self-confidence and self-control at workplace. The employees should build social support. They should have close connections with trustworthy peer who can listen to their problems and boost their confidence level. This social network will help the employees to overcome stress
10. Employee counselling is a very good strategy to overcome employee stress. Through counselling, employees can become aware of their strengths and how to develop those strengths; their weaknesses and how to eliminate them; and they can develop strategies for changing their behaviour. Employees are also given career counselling which helps in reducing their ambiguities with regard to career.

11. Employees who feel a sense of ownership of the organization are less likely to leave. Create a sense of ownership by giving responsibility to employees. Make their duties look like responsibility and not just another activity. Express appreciation regularly. Reward success especially jointly, making everyone feel they contributed to the joint success. Employees who feel appreciated and successful are less likely to leave.

12. Offer employees the option of cross training: Though there are many employees who only want to know their own job, many get bored and like the challenge of learning new skills. Having employees who know more about their jobs can be beneficial for both the employee and the employer.

13. Give awards and rewards for achievement: Awards can be items such as employees' pins for good attendance or cash incentives for increased department productivity.

Statement of Problems

Stress nowadays has almost become an epidemic as just about every day men, women, children and suffer from it. This study attempts to explore the factors relating to stress and various coping mechanisms used by the employees in the banking industry. Job stress was as a result of the interaction of workers and the condition of work although views differ about the causes and effect. It was established that stress is a function of personal characteristics and working conditions. The differences in individual characteristics such as personality and coping style are the most important factors in predicting whether certain job conditions will result in stress or not.

What is stressful to one person may not be stressful to someone else. In the same manner, some employers assume that stressful working conditions are the necessary ingredients organisations must use to turn on pressure on workers and set asides health concern to remain productive and profitable in today's economy although studies associated with this mind set and belief projected negative effect such as absenteeism, tardiness, intention to quit etc. which cannot be productive or profitable in today's economy.

Whereas external causes of stress are more challenging for manager to proactively manage, an employee who receives support from his organization is more likely to limit how this impacts his work role. Although, the banking industry is important in different ways, it seems that there are invisible problems due to stress in this industry. A large number of researches exist on the topic that measures workplace stress but not much had checked the stress encountered by bank employees and ways to cope with it thus prompting this research.

Banking Industry in India

Banking in India is the modern sense originated in the last decades of the 18th century. The among the first banks were Bank of Hindustan, which established in 1770 and liquidated in 1829-32; and General Bank of India, established 1786 but failed in 1791.

The largest bank, and the oldest still in existence, is the State Bank of India. It originated as the Bank of Calcutta in June 1806. In 1809, it was renamed as the Bank of Bengal. This was one of the three banks funded by a presidency government, the other two were the Bank of Bombay and the Bank of Madras. The three banks were merged in 1921 to form the Imperial Bank of India, which upon India's independence, became the State Bank of India in 1955. For many years the presidency banks had acted as quasi-central banks, as did their successors, until the Reserve Bank of India was established in 1935, under the Reserve Bank of India Act, 1934.

In 1960, the State Banks of India was given control of eight state-associated banks under the State Bank of India (Subsidiary Banks) Act, 1959. These are now called its associate banks. In 1969 the Indian government nationalised 14 major private banks. In 1980, 6 more private banks were nationalised. These nationalised banks are the majority of lenders in the Indian economy. They dominate the banking sector because of their large size and widespread networks.

The Indian banking sector is broadly classified into scheduled banks and non-scheduled banks. The scheduled banks are those which are included under the 2nd Schedule of the Reserve Bank of India Act, 1934. The scheduled banks are further classified into: nationalised banks; State Bank of India and its associates; Regional Rural Banks (RRBs); foreign banks; and other Indian private sector banks. The term commercial banks refers to both scheduled and non-scheduled commercial banks which are regulated under the Banking Regulation Act, 1949.

Generally banking in India was fairly mature in terms of supply, product range and reach-even though reach in rural India and to the poor still remains a challenge. The government has developed initiatives to address this through the State Bank of India expanding its branch network and through the National Bank for Agriculture and Rural Development with things like microfinance.

Private Sector Banks

Private-sector banks in India represent part of the Indian banking sector that is made up of both private and public sector banks. The "private-sector banks" are banks where greater parts of stake or equity are held by the private shareholders and not by government.

Banking in India has been dominated by public sector banks since the 1969 when all major banks were nationalised by the Indian government. However since liberalisation in government banking policy in the 1990s, old and new private sector banks have re-emerged. They have grown faster & bigger over the two decades since liberalisation using the latest technology, providing contemporary innovations and monetary tools and techniques.

The private sector banks are split into two groups by financial regulators in India, old and new. The old private sector banks existed prior to the nationalisation in 1969 and kept their independence because they were either too small or specialist to be included in nationalisation. The new private sector banks are those that have gained their banking license since the liberalisation in the 1990s.

Role of Private Sector banks in Economic development

The private sector banks play a vital role in the Indian economy. They indirectly motivate the public sector banks by offering a healthy competition to them. The following are their importance:

(i) **Offering high degree of Professional Management:** The private sector banks help in introducing a high degree of professional management and marketing concept into banking. It helps the public sector banks as well to develop similar skill and technology.

(ii) **Creates healthy competition:** The private sector banks provide a healthy competition on general efficiency levels in the banking system.

(iii) **Encourages Foreign Investment:** The private sector banks especially the foreign banks have much influence on the foreign investment in the country.

(iv) **Helps to access foreign capital markets:** The foreign banks in the private sector help the Indian companies and the government agencies to meet out their financial requirements from international capital markets. This service becomes easier for them because of the presence of their head offices/other branches in important foreign centres. In this way they help a large extent in the promotion of trade and industry in the country.

(v) **Helps to develop innovation and achieve expertise:** The private sector banks are always trying to innovate new products avenues (new schemes, services, etc.) and make the industries to achieve expertise in their respective fields by offering quality service and guidance. They introduce new technology in the banking service. Thus, they lead the other banks in various new fields. For example, introduction of computerised operations, credit card business, ATM service, etc.

Role of Banks in Indian Economy

Banking system plays a very significant role in the economy of a country. It is central to a nation's economy as it caters to the needs of credit for all the sections of the society. Money-lending in one form or the other has evolved along with the history of mankind. Even in the ancient times, there are references to the money-lenders, in the form of Sahukars and Zamindars who lend money by mortgaging the land property of the borrowers.

Towards the beginning of the 20 century, with the onset of modern industry in our country, the need for government-regulated banking system was felt. The British government began to pay attention towards the need for an organized banking sector in the country and the Reserve Bank of India was set up to regulate the formal banking sector in the country. Ever since they were nationalized in 1969, banks have been playing a major role in the socio-economic life of the country. The have to act not only as purveyors of credit, but also as harbingers of social and economic development through a variety of enterprises, many of which may tiny and yet capable of generating productive energies.

India is not only the world's largest independent democracy, but also an emerging economic giant. Without a sound and effective banking system, no country can have a healthy economy. For the past three decades, India's banking system has several outstanding achievements to its credit. It is no longer confined to only the metropolitans, but has reached

even to the remote corners of the country. This is one of the reasons of India's growth process.

Agriculture in India has a significant history and it is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India. Finance in agriculture is an important as development of technologies. A dynamic and growing agricultural sector needs adequate finance through banks to accelerate overall growth. Most of the credit-related schemes of the government to uplift the poorer and the under-privileged sections have been implemented through the banking sector. With the passing of the Reserve Bank of India Act 1934, there were improvements in agricultural credit. Earlier, the co-operative banks were the main institutional agencies providing finance to agriculture. But after nationalization of 14 major commercial banks, it was mandatory for them to provide finance to agriculture as a priority sector. Thus, agricultural credit acquired multi-agency dimension.

The government has allocated Rs.10,000 crore to the National Bank for Agriculture and Rural Development (NABARD) for refinancing Regional Rural Banks (RRBs) to disburse short term crop loans to small and marginal farmers. The short-term crop loans scheme offers credit to farmers at 7 per cent interest rate. Besides, in order to reduce post-harvest losses, farmers are eligible to get post-harvest loans up to six months at 4 per cent interest rate provided they keep their produce in warehouses. The rural sector in a country like India can growth only if cheaper credit is available to the farmers for their short-and medium-term loans. In addition, the farmers get loans for purchase of electric motors with pump, tractors and other machinery, digging wells or boring wells, purchase of dairy animals and for many other allied enterprises.

The Industrial Development Bank of India (IDBI) is the premier institution in India purveying financial assistance to the industrial sector projects. It provides direct financial assistance to the industrial concerns in the form of granting loans and advances, and purchasing or underwriting the issues of stocks, bonds or debentures. The creation of the Development Assistance Fund is the special of the IDBI. The Fund is used to provide assistance to those industries which are not able to obtain funds mainly because of heavy investment involved or low expected rate of returns. Assistance from the Fund requires the prior approval by the government. Apart from this, the IDBI even gives guidance to start a business.

In addition to the above traditional roles, banks also perform certain new age functions which could not be thought of a couple of decades ago. Today, the banking sector is

one of the biggest service sectors in India. Availability of quality services is vital for the well-being of the economy. The focus of banks has shifted from customer acquisition to customer retention. With the stepping in of information technology in the banking sector, the working strategy of the banking sector has been revolutionary changes. Various customer-oriented products like internet banking, ATM services, telebanking and electronic payment have lessened the workload of customers. The facility of internet banking enables a consumer to access and operate his bank account without actually visiting the bank premises. The facility of ATMs and credit/debit cards has revolutionized the choices available with the customers. Banks also serve as alternative gateways for making payments on account of income-tax and online payment of various bills like the telephone, electricity and tax. In the modern-day economy where people have not time to make these payments by standing in queue, the services provided by banks are commendable.

To conclude, we can say that the modern economies of the world have developed primarily by making best use of the credit availability in their systems. India is on the march; far reaching socio-economic changes are taking place and Indian banks should come forward to play this role in the process. The role of banks has been important, but it is going to be even more important in the future. The role of a commercial bank in a developing country is discussed as under.

1. Mobilising Saving for Capital Formation

The commercial banks help in mobilising savings through network of branch banking. People in developing countries have low incomes but the banks induce them to save by introducing variety of deposit schemes to suit the needs of individual depositors. They also mobilise idle savings of the few rich. By mobilising savings, the banks channelize them into productive investments. Thus they help in the capital formation of a developing country.

2. Financing Industry

The commercial banks finance the industrial sector in a number of ways. They provide short-term, medium-term and long-term loans to industry. In India they provide short-term loans. Income of the Latin American countries like Guatemala, they advance medium-term loans for one to three years. But in Korea, the commercial banks also advance long-term loans to industry. In India, the commercial banks undertake short-term and medium-term financing of small scale industries, and also provide hire- purchase finance. Besides, they underwrite the shares and debentures of large scale industries. Thus they not only provide finance for

industry but also help in developing the capital market which is undeveloped in such countries.

3. Financing Trade

The commercial banks help in financing both internal and external trade. The banks provide loans to retailers and wholesalers to stock goods in which they deal. They also help in the movement of goods from one place to another by providing all types of facilities such as discounting and accepting bills of exchange, providing overdraft facilities, issuing drafts, etc. Moreover, they finance both exports and imports of developing countries by providing foreign exchange facilities to importers and exporters of goods.

4. Financing Agriculture

The commercial banks help the large agricultural sector in developing countries in a number of ways. They provide loans to traders in agricultural commodities. They open a network of branches in rural areas to provide agricultural credit. They provide finance directly to agriculturists for the marketing of their produce, for the modernisation and mechanisation of their farms, for providing irrigation facilities, for developing land, etc. They also provide financial assistance for animal husbandry, dairy farming, sheep breeding, poultry farming, pisciculture and horticulture. The small and marginal farmers and landless agricultural workers, artisans and petty shopkeepers in rural areas are provided financial assistance through the regional rural banks in India. These regional rural banks operate under a commercial bank. Thus the commercial banks meet the credit requirements of all types of rural people.

5. Financing Consumer Activities

People in underdeveloped countries being poor and having low incomes do not possess sufficient financial resources to buy durable consumer goods. The commercial banks advance loans to consumers for the purchase of such items as houses, scooters, fans, refrigerators, etc. In this way, they also help in raising the standard of living of the people in developing countries by providing loans for consumptive activities.

6. Financing Employment Generating Activities

The commercial banks finance employment generating activities in developing countries. They provide loans for the education of young person's studying in engineering, medical and other vocational institutes of higher learning. They advance loans to young entrepreneurs,

medical and engineering graduates, and other technically trained persons in establishing their own business. Such loan facilities are being provided by a number of commercial banks in India. Thus the banks not only help inhuman capital formation but also in increasing entrepreneurial activities in developing countries.

7. Help in Monetary Policy

The commercial banks help the economic development of a country by faithfully following the monetary policy of the central bank. In fact, the central bank depends upon the commercial banks for the success of its policy of monetary management in keeping with requirements of a developing economy. Thus the commercial banks contribute much to the growth of a developing economy by granting loans to agriculture, trade and industry, by helping in physical and human capital formation and by following the monetary policy of the country.

HDFC Bank

HDFC Bank Limited	
"We understand your world"	
Type	Public company
Traded as	BSE: 500180, NSE: HDFCBANK, NYSE: HDB, BSE SENSEX Constituent, CNX Nifty Constituent
Industry	Banking, Financial services
Founded	August 1994
Headquarters	Mumbai, Maharashtra, India
Area served	Worldwide
Key people	Aditya Puri (MD)
Products	Investment Banking, Investment Management, Wealth Management, Private Banking, Corporate Banking, Private Equity, Finance and Insurance, Consumer Banking, Mortgages, Credit Cards
Revenue	▲US$ 6.5 billion (March 2013)
Operating income	▲US$ 1.87 billion (March 2013)
Profit	▲US$ 1.1 billion (March 2013)

Total assets	▲US$ 66.7 billion (May 2013)
Total equity	▲US$ 8.6 billion (March 2013)
Number of employees	69,065 (March 2013)

HDFC Bank Limited is an Indian banking and financial services company headquartered in Mumbai, Maharashtra. Incorporated in 1994, it is the fifth largest bank in India as measured by assets. It is the largest private sector bank in India by market capitalization as of February 2014. The bank was promoted by the Housing Development Finance Corporation, a premier housing finance company (set up in 1977) of India. According to the Brand Trust Report 2014, HDFC was ranked 32nd among India's most trusted brands. HDFC was ranked 45th on the list of top 50 Banks in the world in terms of their market capitalization.

As of 31 March 2013, the bank had assets of INR 4.08 trillion. For the fiscal year 2012-13, the bank has reported net profit of INR 69 billion, up 31% from the previous fiscal year. Its customer base stood at 28.7 million customers on 31 March 2013.

Axis Bank

Traded as	BSE: 532215 LSE: AXBC NSE: AXISBANK
Industry	Banking, Financial services
Founded	1994 (as UTI Bank)
Headquarters	Mumbai, Maharashtra, India
Key people	(Chairman) Shikha Sharma (MD & CEO)
Products	Credit cards, consumer banking, corporate banking,finance and insurance,investment banking, mortgage loans, private banking, private equity, wealth management
Revenue	340 billion (US$5.4 billion) (2012)
Operating income	94 billion (US$1.5 billion) (2012)
Net income	52 billion (US$830 million) (2012)
Total assets	3.4 trillion (US$54 billion) (2012)
Number of employees	42,420 (on 31-March-2014)

Axis Bank Limited (formerly UTI Bank) is the third largest private sector bank in India. It offers financial services to customer segments covering Large and Mid-Sized Corporates, MSME, Agriculture and Retail Businesses. Axis Bank has its registered office at Ahmedabad.

Indian Business: As on 31-Mar-2014, the Bank had a network of 2402 branches and extension counters and 12922 ATMs. Axis Bank has the largest ATM network among private banks in India and it operates an ATM at one of the world's highest sites at Thegu, Sikkim at a height of 4,023 meters (13,200 ft) above sea level.

International Business: The Bank has eight international offices with branches at Singapore, Hong Kong, Dubai (at the DIFC),Shanghai, and Columbo, and Colombo and representative offices at Dubai and Abu Dhabi, which focus on corporate lending, trade finance, syndication, investment banking and liability businesses. In addition to the above, the Bank has a presence in UK with its wholly owned subsidiary Axis Bank UK Limited. The total assets of the overseas branches were US$7.86bn (31 March 2015).

IndusInd Bank

IndusInd Bank	
Type	Scheduled Bank
Traded as	NSE: INDUSINDBK BSE: 532187 LSE: 16GF
Industry	Banking and financial services
Founded	Mumbai, Maharashtra India(April 1994)
Founder	Srichand P. Hinduja
Headquarters	Tower 1, One Indiabulls Centre, 841, Senapati Bapat Marg, Lower Parel, Mumbai
Key people	Romesh Sobti (CEO)
Revenue	▲ □82.5 billion(US$1.3 billion) (2014)
Owner	Hinduja Group
Website	indusind.com

IndusInd Bank Limited is a Mumbai based Indian new generation bank, established in 1994. IndusInd Bank was inaugurated in April 1994 by then Union Finance Minister Manmohan Singh. The bank started its operations with a capital amount of Rs. 1 billion among which Rs. 600 million was donated by the Indian Residents and Rs. 400 million was raised by the Non-Resident Indians. IndusInd Bank has 638 branches, and 1238 ATMs spread across 392 geographic locations of the country as on 30 September 2013.

ICICI BANK

ICICI Bank Private Limited	
Type	Public company
Traded as	BSE: 532174 NSE: ICICIBANK NYSE: IBN BSE SENSEX Constituent CNX Nifty Constituent
Industry	Banking, Financial services
Founded	1994
Headquarters	Mumbai, Maharashtra India
Area served	Worldwide
Key people	Apurva V. Dixit (Chairman) Ms.Chanda Kochhar (MD & CEO)
Products	Credit cards, Consumer banking, corporate banking,finance and insurance,investment banking, mortgage loans, private banking, wealth management
Revenue	▲ US$ 8.255 billion (2014)
Operating income	▲ US$ 1.934 billion (2014)
Profit	▲ US$ 1.828 billion (2014)
Total assets	▲ US$124.5 billion (2014)
Total equity	▲ US$12.73 billion (2014)
Number of	94,330 (2014)

employees	
Website	www.icicibank.com

ICICI Bank is an Indian multinational banking and financial services company headquartered in Mumbai, Maharashtra, India. As of 2014 it is the second largest bank in India in terms of assets and market capitalization. It offers a wide range of banking products and financial services for corporate and retail customers through a variety of delivery channels and specialized subsidiaries in the areas of investment banking, life, non-life insurance, venture capital and asset management. The Bank has a network of 4,050 branches and 12,269 ATMs in India, and has a presence in 19 countries.

ICICI Bank is one of the Big Four banks of India, along with State Bank of India, Punjab National Bank and Bank of Baroda. The bank has subsidiaries in the United Kingdom, Russia, and Canada; branches in United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar and Dubai International Finance Centre; and representative offices in United Arab Emirates, China, South Africa, Bangladesh, Thailand, Malaysia and Indonesia. The company's UK subsidiary has also established branches in Belgium and Germany.

In March 2013, Operation Red Spider showed high-ranking officials and some employees of ICICI Bank involved in money laundering. After a government inquiry, ICICI Bank suspended 18 employees and faced penalties from the Reserve Bank of India in relation to the activity.

Review of Literature

For the present following review of literature will be used:

Babalola Oginni , Gbadegesin Afolabi (2013), "The Place of Job Stress in Labour Turnover of the Banking Sector in the Nigerian Economy", *International Journal of Business and Management Invention, Volume-2, Issue-1, ISSN:2319-801X, p.p.93-99* observed that the study was designed to investigate the place of job stress in labour turnover of the banking sector in the business environment of Nigerian economy. The study identified some variables of job stress to include work materials, work pressure, personal problems, organisational policies, job security, work environment and institutional policies with a view to improving organisational workforce stability. The study addresses important issue among employees in the banking sector of Nigerian economy with respect to job stress and labour turnover. It was found that work materials, work pressure, personal problems, organisational policies, job security, work environment and institutional policies were the main sources of job stress to bankers in Nigeria propelling bankers to show intention to quit the job but the absence of alternative jobs prevents many from quitting but just waiting for opportunities.

Sattar Saba, Ahmed Shehzad, "Factors Effecting Employee Turnover in Banking Sector" *International Journal of Research, Volume-4, ISSN 2224-607X* observed that The purpose of this study is to measure the factors that cause the employee turnover by discussing variables such as work environment, career growth, compensation and job satisfaction. Employees have tried to work with energy, capability and purpose even if they are not provided with the support; they need to achieve their tasks with morality. They are more intensive to avoided stress and at their work place reduce directly affects their performance. If avoided then turn-over are extraordinarily high and in this feasible business world of today, if such be the ratio of employee turn-over then organizations could let-down. This finally indicates to increase the working situations and the working relationships among employees in the organizations. If the employees becoming slightly stress through the job. They desired to leave for few days and taking rest at home. The relation with the employees and Supervisor should be positive, close and good. It is imperative for the firms to deliver friendly environment for holding and developing the employees. Development of employees is the ultimate development of Organization.

Azad Tilottam (2014), "Managing Stress among Banking Sector Employees in Bhopal", *International Journal of Multidisciplinary Research in Social and Management Sciences, Volume-2 , Issue:2 , ISSN:2320-8236 , p.p.44-48* observed that stress management is getting more and more attention now-a-days, particularly in the financial sectors. There is no such thing like stress- free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry which is the backbone of the country's economy is not an exceptional one. The problem of stress is inevitable and unavoidable in the banking sector. In order to manage stress within the organization, it is recommended that the organization encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. The more informed the employee, the less stress and the more productive the employee will become. A majority of the employees face severe stress-related ailments and a lot of psychological problems.

Shukla Santript, "Employee Turnover in banking sector: Empirical evidence" *IOSR Journal Of Humanities And Social Science, Volume 11, Issue 5 (May. - Jun. 2013), ISSN: 2279-0837, PP 57-61*observed that Human resource is considered to be the centre of all development processes of economy. But today's competitive business scenario is deteriorating social conditions of human resources, hence causing employee turnover. No organization can succeed without its man at work which is Human Assets or Human Resources. Success of an organization depends upon its Human Resources. Due to dynamics nature of Human Resources, retaining talent becomes more challenging. More particularly, retention of the talent became most critical area of concern in the globalised world because of every organization competing others attracting talents with more attractive perks and opportunities. Talents are the future leaders. For betterment of the organization proper conglomeration of organizational requirements and the expectations of the human resources are to be strategically planned and implemented. Talents (HR) can save the organization in any short of problems. They can drive forward in any condition of the workplace and in any condition of the organization, if they are properly motivated, working with good environment and cooperation with co-workers. The relation with the workers and Manager should be positive, close and good. It is imperative for the firms to provide congenial and friendly environment for retaining and developing talents. Development of talent is the ultimate development of Organization.

Rao G Sunita, Mohan Madan Sandhya, Pandey Bhawana (2014), "Stress Management and Performance Status of Employees of Public and Private Banks", *International Journal of Applied Research, Volume-9, ISSN:0976-2876, p.p.158-162* observed that Work - related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures. Irrespective of public or private sector the bank employees were uncomfortable in receiving delayed services contributing maximum to the stress with respect to personality and personal psychology. The reason for this may be that they were already overburdened with their own work that they did not want to waste/spend time in queue. Public sector bank employees were satisfied with what they had achieved in their life thus contributing less to stress.

Dharmaraj S (2014), "A Study on Stress among Employees in Indian Banking Industry", *International Journal of Management and Social Science Research Review, Volume-1, Issue-5, ISSN:2349-6746, p.p.96-100* observed that stress management is getting more and more attention now-a-days, particularly in the financial sectors. There is no such thing like stress- free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry which is the backbone of the country's economy is not an exceptional one. The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels. This paper has been designed to study the stress management techniques of bank employees in Indian banking industry. An attempt has been made to find out the relationship between the female and male coping mechanisms during stress. The researcher makes use of gender and sections in determining his decisions. Based on the statistical calculations it can be concluded that male and female bankers were found not to differ significantly on their stress management technique. Further stress management is not gender sensitive or gender centric. This means that the problem of stress in both genders sensitive. Furthermore, section of a banker was found to have a significant influence on stress management technique among bank employees in Indian banking industry.

Bhat Abass Mohd (2013), "Occupational Stress Among Bank Employees: An Empirical Study", *International Journal of Scientific Research, Volume-2, Issue-1, ISSN:227-8179,*

p.p.169-170 observed that stress related with a job or occupation is called occupational stress. Stress is a universal phenomenon, excess of which results in intense and distressing experience. Occupational stress refers to a situation where occupation related factors interact with employee to change i.e. disrupts or enhance his / her psychological and or physiological conditions such that the person is forced to deviate from normal functioning. Occupational stress is generally defined in terms of relationship between a person and his environment. The human resource managers in J & K Bank need to overcome their fatalistic thinking and feelings of helplessness in the face of employee turnover. So it can be said that they work in a very stressful environment and if this stressful environment is not balanced with proper work life policies and other benefits, it creates the desire to quit the job. There is a lot they can do to overcome this major human resource problem. They need to think of strategies to combat employee job stress.

Pradhan Roli, Tomar Praveen (2013), "Evaluating Stress in the Indian Banking Scenario", *International Journal of Advance Research in Management and Social Science, Volume-2, ISSN:2278-6236, p.p.5-20* observed that this study follows a line of investigation about the existing knowledge of stress management strategies among the employees in Indian commercial banks. The study reviewed number of different issues related to occupational stress and explored the factors causing stress. To understand the factors leading to stress, an in-depth study was conducted from the employees of three different banks. The study argues that stress can be managed effectively and inexpensively, if the employees learn what stress is, what are the consequences of stressors and how to control it effectively. Recognizing the implications of stress in an organisation will increase employee satisfaction and performance. Management of Private Sector Banks is more effective in handling their stress situations as compared to Public Sector Banks. Most of the employees of ICICI Bank handle stressful situations optimistically as compared to SBI and Bank of Baroda. Most of the employees of public sector are not satisfied with the existing stress Management system. Most of the employees share their problems with their colleagues and Supervisors. Employees need training in the area of stress management. Effective support from the side of management is most important in reducing stress within the organization.

Jayashree Rajendran (2012), "Stress Management with Special Reference to Public Sector Bank Employees in Chennai", *International Journal of Enterprise and Innovation Management Studies, Volume-1, ISSN: 2349-6738, p.p.34-39* observed that workplace stress

is becoming a major issue and a matter of concern for the employees and the organizations. It has become a part of life for the employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. Selye defines stress as "a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand". Organisational stress arises due to lack of person- environment fit. When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to reduced quality, productivity, health as well as wellbeing and morale. The problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect. Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family.

Shahid Naeem Muhammad, Latif Khalid (2012), "Work Stress and Employee Performance in Banking Sector Evidence from District Faisalabad Pakistan", *Asian Journal of Business and Management Sciences, Volume-1, ISSN:2047-2528, p.p.38-47* observed that stress is a universal element and individuals in every walk of life have to face it. The employees working in different organizations have to deal with stress. Especially Bankers are under a great deal of stress due to many antecedents of stress. These stresses contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache and backache. Majority of the bankers felt that their job is stress full and that stress in return decreases their performance. Work overload, risky job and poor co-worker relations were the major contributor to job stress in bankers. Due to work overload and time pressure the bankers are unable to manage work life with family life which cause some serious social problems. Therefore the overstressed job decreases employee performance and perhaps a chief contributor to employee dissatisfaction. Proper strategies should be made regarding working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector.

Joshi Vijay, Goyal K.A (2012), "Stress Management among Bank Employees: With Reference to Mergers and Acquisitions", *International Journal of Business and Commerce, Volume-1, ISSN:2225-2436, p.p.22-31* observed that employees of banks are supposed to be

proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment. The existing banking industry is going through very critical situations, for example, global market is facing recession, the growth rate of emerging economies are going down; the pressure of competition is very high and apart from this dynamic environment of banking industry; various banks are restructuring their path of growth. At this juncture, banks are adopting and spreading their wings of mergers and acquisition to fly high and augment their strength and market size by approaching global as well as the rural market. Here, the impact of mergers and acquisitions on employees is a major concern because this may create stress among employees. Merger and acquisition is an inevitable part of banks, and as it is a law of nature that small entity is supposedly merged into larger entity. There are number of factors which cause stress among employees like uncertainty, insecurity, fears concerning job loss, job changes, compensation, changes in power, status, prestige, workload, working hours, technological problem at work, inadequate salary, time for family job worries at home group differences and communication.

Research Gap

Research is an endless process. It requires revision time to time. Past research is a basic tool for the purpose of study. For this purpose it is essential that the researcher must read all the relevant research in related topic and then after the new topic of the research will be select.

After reviewing the articles and literature, it is found that there is no proper study on stress management in the field of banking sector. During the review, I found that the research and analysis is available on the stress management in either public sector or private sector banks. But, there is no study was done on the Impact of Job stress on Employees' Turnover in private sector banks.

During the period of review of articles, I also found that the statistical tools were not used properly on the stress management. The other aspects also causes for the selection of this topic. The study was not related in Rajasthan region.

Therefore, these are the main causes for selecting this topic for Ph. D research.

Justification and Relevance

In today's innovative world it becomes very essential for every organisation to adopt stress management. Stress management plays a vital role in motivating employees and increasing organisational productivity and reduce employee turnover. Stress management and employees becomes the backbone of every organisation and helps in implementing changes.

After reviewing the research papers it has been observed that the studies relating to stress management are very rare in banking sector and in Rajasthan.

In this backdrop I have opted the topic for the purpose of research on "**Impact of Job Stress on Employees' Turnover (A Study of Selective Private Sector Banks)"**

Objective of the Study

Following are the main objectives:

- To study stress management system.
- To study the impact of stress management on employees performance.
- To Study the impact of stress management on organisational performance.
- To identify existing job stress variables in the banks.
- To identify the factors of employee turnover in Bank.
- To identify the role of job stress in employees' turnover.
- To determine the relationship between job stress and employee turnover.
- To analyse the effect of stress on work factors (e.g., morale, job satisfaction, task effort, organizational commitment etc.) when people are under high stress.
- To suggest proper stress management system for employees.

Hypotheses

Following are the main hypotheses of the research:

Ho: There is a no relationship between job stress and employees' turnover.
H1: There is relationship between job stress and employees' turnover.

Research Methodology

The study will be an explorative and descriptive research design. The kind of research is used to describe characteristics of a group, object or individual. The study will be done with special reference to banking industry in Rajasthan. The technique of random sampling is being adapted for the study. For this, following tools will be used

Data Collection

1. Collection of Data

For the present study both primary and secondary data shall be collected:

Primary Data

- Questionnaire

Secondary Data –

- Reports of RBI
- Annual Reports of the selected banks
- Websites of the selected banks
- Journals
- Articles

2. Sampling Design (Evaluation Design)

Sample Type – Random sampling (Probability)

Sample Size: 400 respondents

3. **Classification and Tabulation:** The data will be classified through tables and diagrams.
4. **Analysis and Interpretation:** Statistical tools such as correlation, regression, F test, Z test etc.

Chapterisation

Chapter: 1 Introduction of stress management and employees' turnover

1.1) Need of stress management in banking sector
1.2) Meaning of stress
1.3) Job stress
1.4) Meaning of stress management
1.5) Symptoms of stress management
1.6) Sources/Causes of Job stress
1.7) Employees' Turnover
1.8) How to reduce employees' turnover
1.9) Strategies for managing stress

Chapter: 2 History and development of banking sector in India

2.1) Banking Industry in India
2.2) Private Sector Banks
2.3) Role of Private Sectors Banks in Economic Development
2.4) Role of banks in Indian Economy
2.5) HDFC Bank
2.6) Axis Bank
2.7) IndusInd Bank
2.8) ICICI Bank

Chapter: 3 Research Methodology

3.1) Statement of Problem
3.2) Review of Literature
3.3) Research Gap
3.4) Justification & Relevance of Study
3.5) Objectives of Study
3.6) Hypotheses
3.7) Research Approaches
3.8) Sample Design
3.9) Data Collection Methods

Chapter: 4 Data Analysis & Interpretation

4.1) Graphical Analysis

4.2) Statistical Analysis

Chapter: 5 Conclusion

5.1) Findings

5.2) Suggestions

5.3) Scope for Future Research

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Appendices

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Questionnaire

Name: _____

Age: (M) (F)

Qualification: _____

Designation: _____

Work Experience: _____

1. Is there any stress management in your Organisation?
   (a) Yes
   (b) No
2. Is it necessary stress management should be adopted by the organisation?
   (a) Agree
   (b) Disagree
   (c) Neutral
3. Do you think stress management adopted by your organisation is usefull?
   (a) Agree
   (b) Disagree
   (c) Neutral
4. Stress Management process is regularly followed by the your organisation?
   (a) Always
   (b) Sometimes
   (c) Not Followed
5. Are you Satisfied with the performance you give at your workplace?
   (a) Agree
   (b) Disagree
6. Do you feel stress sometimes in the organisation?
   (a) Agree
   (b) Disagree
7. Do you feel that stress help in reducing motivation level of employees?
   (a) Agree
   (b) Disagree

8 Do you feel that stress is the important factor in employees turnover?

(a) Agree

(b) Disagree

9. Do you spend overtime at work place?

(a) Yes

(b) No

10. Do you worry about your colleagues opinion about you?

(a) Yes

(b) No

(c) Sometimes

11. Do you plan your routine work in the organisation?

(a) Yes

(b) No

(c) Sometimes

12. Is there any conflict among employees during working hours?

(a) Yes

(b) No

(c) Sometimes

13. Is workload the reason of stress and employees turnover?

(a) Yes

(b) No

(c) Sometimes

14. Do you fell that stress management system is necessary to maintain the Goodwill of the organisation?

(a) Agree

(b) Disagree

15. Do you fell that organisational growth can be increased after Stress Management?

(a) Agree

(b) Disagree

16. Do you fell that strategies are effective which are used by organisation to manage stress among employees and help in reducing employees turnover?

(a) Agree

(b) sDisagree

17. Do you believe that stress management release conflict on time and reduce stress and employees turnover?
    (a) Agree
    (b) Disagree
18. Do you believe that stress management makes healthy relation among employees?
    (a) Agree
    (b) Disagree
19. Is proper stress management System helps in coordination among overall organisational work and employees turnover?
    (a) Yes
    (b) No
    (c) Sometimes
20. Do you fell that Stress Management increase productivity of employees?
    (a) Agree
    (b) Disagree
21. Is proper stress management helps in reducing overall Stress and employees turnover?
    (a) Agree
    (b) Disagree
22. Do you discuss your problem with authority / spouse / friends / or any other person close to you?
    (a) Yes
    (b) No
    (c) Sometimes
23. Do you fell that Stress Management help in return to financial and non- financial incentives and reduce employees turnover?
    (a) Agree
    (b) Disagree
24. Do you fell that proper training secession on should be held to reduce job stress and employees turnover?
    (a) Agree
    (b) Disagree
25. Do you fell that Promotion scheme should be held?
    (a) Agree
    (b) Disagree